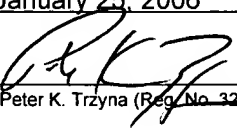




I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: January 25, 2006

Signed: 
Peter K. Trzyna (Reg. No. 32,604)

PATENT

Paper No.

File: Carr-P1-00

TFW
3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Response; and
2. A copy of the Amendment and Response previously filed on 20 May 2005.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

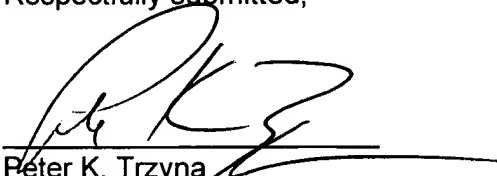


09/604,696

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: January 25, 2006


Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

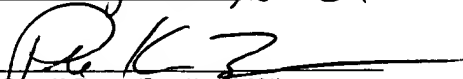


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date:

January 25, 2006

Signed:


Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

S I R :

In response to the Office Action mailed 19 December 2005 in the above-referenced patent application, please reconsider the application.

Respectfully, and generally for the reasons set forth below, the rejections and each ground therefore are respectfully traversed.

The Office Action is defective because the Patent Office did not consider the Amendment and Response filed 20 May 2005. A copy of the Amendment and Response filed 20 May 2005, is enclosed.



CONCLUSION

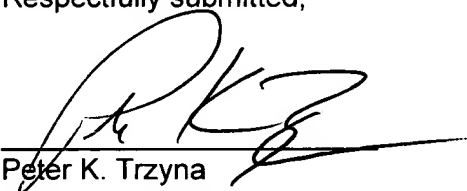
The application, as amended, is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

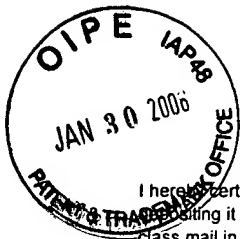
If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

Date: January 25, 2006


Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
Chicago, IL 60680-7131



I hereby certify that this correspondence is being filed by
mailing it with the United States Postal Service as first
class mail in an envelope with sufficient postage and addressed
to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450,
Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: May 20, 2005

Signed:

Peter K. Trzyna (Reg. No. 32,001)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed 11 March 2005 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter.